

FILED
1/19/22 12:32 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Richard Plazio) Case No. 19-21936-GLT
Melissa M. Plazio)
) Chapter 13
)
Debtor(s).) Related to Doc. Nos. 53 & 56 and 58
)
) X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Trustee
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated December 13, 2021

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$3,250.00 to \$3,412.00 per month, effective January 2022; and/or the Plan term shall be changed from _____ months to _____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The claim of PNC Bank NA (Claim #16) shall govern.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 19th day of January, 2022


United States Bankruptcy Judge

Stipulated by:

/s/ Lawrence W. Willis
Lawrence W. Willis, Esquire
PA I.D. #85229
Attorney for debtor
Willis & Associates
201 Penn Center Blvd Suite 310
Pittsburgh, PA 15235
help@westernpabankruptcy.com

Stipulated by:

/s/ Katherine DeSimone
Katherine DeSimone (PA I.D. #42575)
Attorney for Trustee
Office of the Chapter 13 Trustee
U.S. Steel Tower – Suite 3250
600 Grant Street
Pittsburgh PA 15219
kdesimone@chapter13trusteedpa.com

Stipulated by:

/s/ Brian C Nicholas
Brian C. Nicholas, Esquire
Attorney for PNC Bank
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
bnicholas@kmlawgroup.com

cc: All Parties in Interest to be served by Clerk

In re:
Richard Plazio
Melissa M Plazio
Debtors

Case No. 19-21936-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 19, 2022

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Plazio, Melissa M Plazio, 1103 Palamino Dr, Vandergrift, PA 15690-9600
cr	+ Farmers National Bank of Emlenton, 612 Main St, PO Drawer D, Emlenton, PA 16373-0046
cr	+ USAA Federal Savings Bank, c/o Weinstein & Riley, P.S, 11101 West 120th Ave, Suite 280, Broomfield, CO 80021-2756
15051053	+ Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15066702	Farmers National Bank of Emlenton, 612 Main Street, Drawer D, Emlenton, PA 16373
15066704	+ Greater Pittsburgh Orthopedics, 5820 Centre Ave, Pittsburgh, PA 15206-3710
15051068	+ Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15051070	+ Hsbc/scusa, 5201 Rufe Snow Dr, North Richland Hills, TX 76180-6036
15066714	+ Quest Diagnostics, P.O. Box 740717, Cincinnati, OH 45274-0717
15051096	+ Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15066731	UPMC, PO Box 371842, Pittsburgh, PA 15250-7842
15088125	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15088126	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15051098	Usaa Federal Savings B, Pob 47504, San Antonio, TX 78265
15051099	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
15051100	+ Usaa Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 19 2022 23:39:16	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jan 19 2022 23:39:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 19 2022 23:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15051050	+ Email/Text: backoffice@affirm.com	Jan 19 2022 23:37:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15051051	+ Email/Text: ally@ebn.phinsolutions.com	Jan 19 2022 23:36:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
15051052	+ Email/PDF: bncnotices@becket-lee.com	Jan 19 2022 23:39:11	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
15051054	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 19 2022 23:36:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15051055	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 19 2022 23:39:11	Best Buy/cbna, 50 Northwest Point Road, Elk

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			Grove Village, IL 60007-1032
15051056	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 19 2022 23:39:10	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15084109	Email/PDF: bncnotices@becket-lee.com	Jan 19 2022 23:39:21	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15052011	+ Email/Text: bankruptcy@cavps.com	Jan 19 2022 23:36:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15091598	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 19 2022 23:39:18	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15051057	+ Email/Text: bankruptcy@clearviewfcu.org	Jan 19 2022 23:36:00	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15051058	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 19 2022 23:36:00	Comenity Bank/peebles, Po Box 182789, Columbus, OH 43218-2789
15051059	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 19 2022 23:36:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15051060	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 19 2022 23:36:00	Comenitycb/hsn, Po Box 182120, Columbus, OH 43218-2120
15051061	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 19 2022 23:36:00	Comenitycb/serta, Po Box 182120, Columbus, OH 43218-2120
15066698	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 19 2022 23:36:00	Credit Management Co, 2121 Noblestown Rd, PO BOx 16346, Pittsburgh, PA 15242-0346
15051062	+ Email/PDF: creditonebknofications@resurgent.com	Jan 19 2022 23:39:11	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15051073	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 19 2022 23:39:11	Macys/dsnb, Po Box 8218, Mason, OH 45040
15091186	Email/Text: bnc-quantum@quantum3group.com	Jan 19 2022 23:36:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15052995	Email/Text: mrdiscen@discover.com	Jan 19 2022 23:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15051063	+ Email/Text: mrdiscen@discover.com	Jan 19 2022 23:36:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15051064	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 19 2022 23:39:11	Exxnmobil/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15051066	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 19 2022 23:39:11	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15051067	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 19 2022 23:39:11	Goodyear Tire/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15051069	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 19 2022 23:36:00	Hsbc Auto, Po Box 961245, Fort Worth, TX 76161-0244
15051071	+ Email/Text: processing@keybridged.com	Jan 19 2022 23:36:00	Key Bridge, 2348 Baton Rouge, Lima, OH 45805-1167
15051072	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 19 2022 23:36:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15091677	Email/PDF: resurgentbknofications@resurgent.com	Jan 19 2022 23:39:11	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15051074	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 19 2022 23:39:11	Merrick Bank, Po Box 1500, Draper, UT 84020-1127
15051075	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 19 2022 23:39:11	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15089537	Email/Text: Bankruptcy.Notices@pnc.com	Jan 19 2022 23:36:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH

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User: auto

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Total Noticed: 80

			44101
15051077	Email/Text: Bankruptcy.Notices@pnc.com	Jan 19 2022 23:36:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15051078	Email/Text: Bankruptcy.Notices@pnc.com	Jan 19 2022 23:36:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15091182	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 19 2022 23:39:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15187446	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 19 2022 23:39:16	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15066711	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:15	Pay Pal Credit, PO Box 71202, Charlotte, NC 28272-1202
15051079	+ Email/Text: bkrpt1019@hotmail.com	Jan 19 2022 23:36:00	Preferred Auto Credit, 1019 Lawrence Ave, Ellwood City, PA 16117-1851
15086454	Email/Text: bnc-quantum@quantum3group.com	Jan 19 2022 23:36:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15086455	Email/Text: bnc-quantum@quantum3group.com	Jan 19 2022 23:36:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15051080	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 19 2022 23:39:18	Sunoco/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15051081	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:15	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15051082	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:10	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15051083	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:21	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15051084	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:10	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15051085	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:16	Syncb/levin, C/o Po Box 965036, Orlando, FL 32896-0001
15051086	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:15	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15051087	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:10	Syncb/sams, Po Box 965005, Orlando, FL 32896-5005
15051088	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:10	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
15051089	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:15	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15051090	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:10	Syncb/score Rewards, P.o. Box 965005, Orlando, FL 32896-5005
15051091	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:21	Syncb/toys, Po Box 965005, Orlando, FL 32896-5005
15051092	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:10	Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005
15051093	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:15	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15051094	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:21	Syncb/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
15088502	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:10	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15051689	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2022 23:39:10	Synchrony Bank, c/o of PRA Receivables

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15087555	+ Email/Text: bncmail@w-legal.com	Jan 19 2022 23:36:00	Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15051095	+ Email/Text: jaxbanko@td.com	Jan 19 2022 23:36:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15051097	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 19 2022 23:39:11	Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
15066730	+ Email/Text: bankruptcydepartment@tsico.com	Jan 19 2022 23:36:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15084861	+ Email/Text: RASEBN@raslg.com	Jan 19 2022 23:36:00	Transworld Systems, PO Box 15273, Wilmington, DE 19850-5273
15051101	+ Email/Text: bnc-bluestem@quantum3group.com	Jan 19 2022 23:36:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
			Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 64

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, N.A.
15051065		Farmers Natl Bk Emlent
cr	*+	Cavalry SPV I, LLC, 500 Summit Lake Dr., Ste 400, Valhalla, NY 10595-2321
15066686	*+	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15066687	*+	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
15066688	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
15066689	*+	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15066690	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15066691	*+	Best Buy/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
15066692	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15066693	*+	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15066694	*+	Comenity Bank/peebles, Po Box 182789, Columbus, OH 43218-2789
15066695	*+	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15066696	*+	Comenitycb/hsn, Po Box 182120, Columbus, OH 43218-2120
15066697	*+	Comenitycb/serta, Po Box 182120, Columbus, OH 43218-2120
15066699	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15066708	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macys/dsnb, Po Box 8218, Mason, OH 45040
15066700	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15066701	*+	Exxnmobil/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15066703	*+	Goodyear Tire/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15066705	*+	Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15066706	*+	Key Bridge, 2348 Baton Rouge, Lima, OH 45805-1167
15066707	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15066709	*+	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15066710	*+	Northwest Consumer Dis, Po Box 164, Natrona Heights, PA 15065-0164
15066712	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15066713	*+	Preferred Auto Credit, 1019 Lawrence Ave, Ellwood City, PA 16117-1851
15066715	*+	Sunoco/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15066716	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15066717	*+	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15066718	*+	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15066719	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15066720	*+	Syncb/levin, C/o Po Box 965036, Orlando, FL 32896-0001
15066721	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15066722	*+	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005

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15066723	*+	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15066724	*+	Syncb/score Rewards, P.o. Box 965005, Orlando, FL 32896-5005
15066725	*+	Syncb/toys, Po Box 965005, Orlando, FL 32896-5005
15066726	*+	Syncb/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
15066727	*+	Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
15066728	*+	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15066729	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15066732	*	Usaa Federal Savings B, Pob 47504, San Antonio, TX 78265
15066733	*	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
15066734	*+	Usaa Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600
15051076	##+	Northwest Consumer Dis, Po Box 164, Natrona Heights, PA 15065-0164

TOTAL: 2 Undeliverable, 43 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2022 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
Lawrence W. Willis	on behalf of Debtor Richard Plazio ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Melissa M Plazio ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Maria Miksich	on behalf of Creditor PNC Bank N.A. mmiksich@kmlawgroup.com
Michael W. Sloat	on behalf of Creditor Farmers National Bank of Emlenton mike@lkslaw.us scott@lkslaw.us
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8